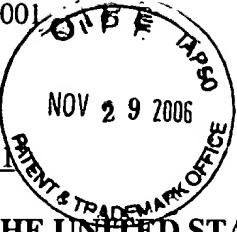


19 - 1 - 06
Attorney Docket No. CSHE. P001

Application No. 09/621,946

NOV 9 2006
Atty Docket No. CSHE.P001



IFW CC/ JG/ 3090
AF \$

PATENT

IN THE UNITED STATES PATENT OFFICE

In Re Patent Application of:)
Venkatachari Dilip, et al.) Examiner: Subramanian, Narayanswamy
) Art Unit: 3692
Application No. 09/621,946)
Filed: July 24, 2000)
For: METHOD AND APPARATUS FOR)
ANALYZING FINANCIAL DATA)

)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Submission of Information Disclosure Statement

Sir:

Enclosed is a copy of Information Disclosure Citation Form PTO-1449 (Substitute).

Copies of references that are not U.S. Patents or U.S. Patent Publications are also enclosed. It is respectfully requested that the cited documents be considered and that the enclosed Information Disclosure Citation Form PTO-1449 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

This Information Disclosure Statement is being submitted pursuant to 37 C.F.R. § 1.97(c) and is accompanied by an Authorization to charge our credit card for the fee under 37 C.F.R. § 1.17(p).

12/04/2006 EAREGAY1 00000031 09621946

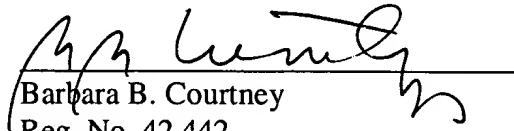
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Pursuant to 37 C.F.R. § 1.97(h), the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability.

Respectfully submitted,
Courtney Staniford & Gregory LLP

Dated: 11-28-04



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Substitute Form 1449/PTO		Attorney Docket No.: CSHE.P001	Application Number: 09/621,946
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Filing Date: July 24, 2000	Art Unit: NOV 29 2006 3624
		First Named Inventor: Venkatachari Dilip	Examiner Name: Subramanian Narayanaswamy

U.S. PATENT DOCUMENTS

Exam. Initial*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (If known)			
		6,598,028		Sullivan, et al.	07-2003	
		5,644,727		Atkins	07-1997	
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		7,031,939		Gallagher	04-18-2006	

Examiner Signature		Date Considered	
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¹EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute Form 1449/PTO	Attorney Docket No.: CSHE.P001	Application Number: 09/621,946
INFORMATION DISCLOSURE STATEMENT BY APPLICANT	Filing Date: July 24,2000	Art Unit: 3624

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS							
Exam. Initial*	Cite No. ¹	Foreign Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD- YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (If known)			
		WO 97-19406		Mitsubishi Chemical	05-29-1997		
		WO 01-88674A2		Grove Networks	11-22-2001		
		GB 2392262		Hewlett Packard	02-25-2004		

Examiner Signature		Date Considered	
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Substitute Form 1449/PTO	Attorney Docket No.: CSHE.P001	Application Number: 09/621,946
INFORMATION DISCLOSURE STATEMENT BY APPLICANT	Filing Date: July 24,2000	Art Unit: 3624

NON PATENT LITERATURE DOCUMENTS

Exam. Initial*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
•		Bruce Schneier, APPLIED CRYPTOGRAPHY, Second Edition, Protocols, Algorithms, and Source Code in C, Pgs 30-32	

Examiner Signature		Date Considered	
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner or Patents, P.O. Box 1450, Alexandria, VA 22313-1450.** If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



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Dawn Rose

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11/29/06

(Date signed)

Serial/Patent No.: 09/621,946 Filing/Issue Date: 7/24/2000 Client: Cashedge, Inc.
Title: METHOD AND APPARATUS FOR ANALYZING FINANCIAL DATA

Atty. Docket No.: CSHE.P001

Date Mailed 11/29/06

The following has been received in the U.S. Patent & Trademark Office on the date stamped hereon:

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| <input type="checkbox"/> Preliminary Amendment (pgs.) | <input checked="" type="checkbox"/> Information Disclosure Statement & 1449/PTO |
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